



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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M&T BANK

Order Filed on June 21, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:  
Alexander Peralta  
  
Debtor

Case No.: 21-14061 JKS

Adv. No.:

Hearing Date: 6/13/2024 @ 10:00 a.m.

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: June 21, 2024**

  
Honorable John K. Sherwood  
United States Bankruptcy Court

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Debtors: Alexander Peralta

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 64 18th Avenue, Paterson, NJ, 07513, and it appearing that notice of said motion was properly served upon all parties concerned, and Russell Low, Esquire, appearing on behalf of the Debtor, and the parties having resolved the matter under the following terms:

It is **ORDERED, ADJUDGED and DECREED** that as of May 29, 2024, Debtors are due for the May 1, 2024, payment with \$2,670.88 in suspense for a total post-petition default of \$16.22; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears totaling \$16.22 shall be paid prior to June 30, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume June 1, 2024 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.